



*Handwritten initials and date: 1/28/06*

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February 22, 2006

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

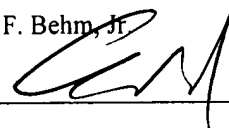
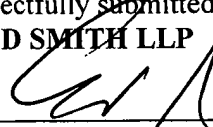
Re: U.S. Patent Application Serial No. 09/723,324  
Inventor(s): Isaac et al.  
Filed: November 27, 2000  
For: PERSONALIZED ACCOUNT MIGRATION SYSTEM  
AND METHOD  
Attorney Docket No. 00-40323-US (500323.20001)

Dear Sir:

Enclosed are the following in connection with the above-referenced application:

1. Amendment and Response;
2. A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

No fee is believed to be due, however, the Commissioner is hereby authorized to charge any deficiency or credit any overpayment in the enclosed amount to Deposit Account No. 18-0586.

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| <p><b><i>Express Mail Label No. EV 481 403 207 US</i></b><br/><b><i>Date of Deposit February 22, 2006</i></b></p> <p>I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" on the date indicated above and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</p> <p>Name: Edward F. Behm, Jr.</p> <p>Signature </p> | <p>Respectfully submitted,<br/><b>REED SMITH LLP</b></p> <p></p> <p>Edward F. Behm, Jr.<br/>Registration No.: 52,606<br/>Intellectual Property<br/>PO Box 7990<br/>Philadelphia, PA 19101<br/>(215) 241-5666<br/>Attorney for Applicant</p> |
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Isaac et al. : Group Art Unit: 5536  
U.S. Application No.: 09/723,324 : Examiner: Duong, Thomas  
Filing Date: 11/27/2000 : Docket No.: 00-40323-US

For: PERSONALIZED ACCOUNT MIGRATION SYSTEM AND METHOD

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**AMENDMENT AND RESPONSE**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

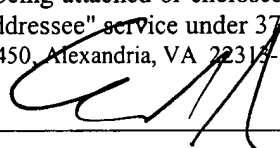
In response to the Office Action dated November 30, 2005, Applicants respectfully request reconsideration of the above-identified application for the reasons set forth herein. The three-month shortened statutory period for response is set to expire on February 28, 2006. Accordingly, the present Amendment and Response is deemed to be timely filed.

Should there be any fees due and owing, or being paid in excess of any required amount, with respect to this application, the Examiner is authorized to charge such fees or to credit such overpayment to deposit account no. 18-0586.

**CERTIFICATE OF MAILING  
UNDER 37 C.F.R. 1.1.0**

I hereby certify that this paper, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service. "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Name: Edward F. Behm, Jr.

Signature: 

Date: February 22, 2006

Express Mail Label No. EV 481 403 207 US